

IN THE U.S. PATENT AND TRADEMARK OFFICE

U.S. Appl. No.: 10/531,431

Confirmation No.: 9093

Title: FACILITATING AND AUTHENTICATING TRANSACTIONS

Inventor(s): Jeal et al.

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Examiner: Yu, Henry W.

Docket No.: P08620US01/BAS

Customer No.: 00881

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Response to Office Action mailed May 28, 2009

Sir:

This Reply is being filed in response to the Office Action mailed May 28, 2009.

Please consider the amendments and responsive remarks provided herewith.

- **Amendments to the Specification** begin on page 3 of this paper and include both an attached clean copy of a Substitute Specification and an attached marked up copy of the Substitute Specification.
- **Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.
- **Amendments to the Drawings** begin on page 13 of this paper and include attached Replacement Sheets of Drawings.
- **Remarks/Arguments** begin on page 14 of this paper.

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Amdt. dated Nov. 30, 2009
Reply to Office Action of May 28, 2009

- **Appendices** including the clean copy of the Substitute Specification, the marked up copy of the Substitute Specification, and the Replacement Sheets of Drawings are attached following page 22 of this paper.